

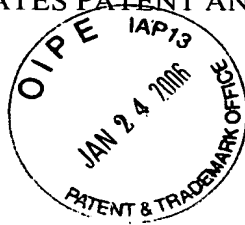
IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re the Application of

Shigeru NAKAGAWA et al.

Application No.: 10/083,566

Filed: February 27, 2002

For: VEHICLE INSURANCE PREMIUM CALCULATION SYSTEM, ON-BOARD
APPARATUS, AND SERVER APPARATUS

Group Art Unit: 2166

Docket No.: 112103

SUPPLEMENTAL INFORMATION DISCLOSURE STATEMENTCommissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Sir:

With reference to the Information Disclosure Statement filed with the above-captioned patent application on February 27, 2002, attached is a further concise explanation of relevance of the second Japanese Patent Document cited in that Information Disclosure Statement -- namely, JP A 2000/132608. It is respectfully requested that this further explanation be considered in connection with the cited reference.

Respectfully submitted,

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112103

JP 2000-132608 discloses the followings:

5 1) Disclosed is a maintenance service management system for automatic prediction of a next vehicle maintenance time wherein the insurance premium is calculated taking into account an accident rate calculated on the basis of the average travel distance; however, this merely factors in the frequency of use of the automobile upon calculating the insurance premium, and does not embody the concept of carrying out the calculation taking into account both the
10 maintenance status and the usage status of the vehicle, as taken into account in the present invention.

15 (2) Various new fee structures have been proposed and marketed in the wake of the recent liberalization of the automobile insurance system; the utilization rate, being representative data of the frequency of use of an automobile, has a strong influence on the rate of accident occurrence, and for this reason an application example of the "utilization rate" is brought up herein in which insurance premiums are calculated, and displayed /notified together with the next due date,
20 on the basis of a fee structure that incorporates this utilization rate.